SPOTLIGHT

American Income Life & National Income Life • August 2002 • Volume 35 • Number 8

READED BREAKER It's You Who Makes All The Difference



encer ma

PERSPECTIVE

All The Difference

With each passing year, it seems we are faced with our fair share of challenges. Every year we recruit Agents for our field force and we build our sales, we are faced with the issue of topping our previous accomplishment. By staying true to our founding principles, we have managed to top ourselves at every turn in the road. Let's take a look at our track record.

In March, we brought in a record \$7.2 million: in April. we cranked it up a notch bringing in \$7.5 million. In May, we amazed even ourselves by blowing our production out of the water with \$7.8 million dollars.

Well, July is no different. Yet again, we have managed to top ourselves. We faced the challenge and our hard work

paidoff with an \$8.7 million July. Our road, or rather our journey, to this incredible number has been long but it has been worth it. It was your efforts which made all the difference!

Recently, I was thinking back to grammar school and, in particular, to literature class. When I was in grade school, literature class was the one class in which I always got caught davdreaming.

Ironically, as I look back, literature was the class, in a matter of speaking, in which daydream believers were celebrated. Although daydreaming, I did manage my way through, and I even picked up a tidbit or two of literary knowledge.

One specific poem popped to mind. The poem is called "The Road Not Taken" by Robert Frost. You may remember Robert Frost is a four-time Pulitzer Prize winner who became one of America's most prominent poets by the time he died in 1963.

Anyway, back to the poem. The reason this particular poem popped to mind is because at the beginning of the

poem it speaks of a person faced with a decision. It starts like this:

"Two roads diverged in a vellow wood, And sorry I could not travel both

And be one traveler, long I stood."

To me this seems somewhat symbolic of what Mr. Rapoport faced in 1951.

When All, first got up-and-running, we too were faced with a fork in the road. We had a choice to make. Do we take the path other insurance companies have taken, or do we choose the one less traveled?

As with most of Robert Frost's poems, "The Road Not

Taken" starts with a dilemma and ends in wisdom. It ends like this:

> "I shall be telling this with a sigh Somewhere ages and ages hence: Two roads diverged in a wood, and I ---I took the one less traveled by, And that has made all the difference."

At American Income, we

decided to follow the road less traveled and offer insurance to labor unions. We believed having a wellthought out back-up plan would go a long way in protecting assets. We also believed we were just the right company to provide that back-up plan to the working families of America. We did not look back and we found our niche. Just as with Frost's poem, we started with a choice and are continuing in the wisdom of that choice with over 50 years of success under our belts.

At American Income, we know that taking the road less traveled has made all the difference for our customers, our Producers and us!

Dates to Remember

Wednesday, Aug. 28, 2002. All business and P.R. credits must be received in Waco to count for August production.

Monday, Sept. 2, 2002 The Home Office will be closed for Labor Day.

Thursday, Sept. 26, 2002 All business and P.R. credits must be received in Waco to count for September production.

Getting It Right

In last month's issue of Spotlight, Krissa Hensley was left off the P.R. Bonus with a \$525 bonus. Samuel James, with a \$14,258 in YTD First Year Agent production, \$190,373 of Net ALP and a 96 percent Net to Gross, should have been included in last month's GA rankings. Also, Darrell Dorey with 313 groups, and Al Wall with 14,482 cards were missing as Founder's Club members. We apologize for any inconvenience or confusion this may have caused.

A Note From B

Dear Brenda:

First things first - I want to tell you what a delight it was to get to know you, and, once again, tell you how much I admire the work you do publishing the Spotlight. Of all the ones we've discussed, I've indicated to you it might be interesting for the field force to be apprised of what a difference 12 years makes.

In the March 1991 issue of Spotlight, the production for the leading Personal Producer was \$18,119 of ALP. In May of this year, the leader, Thomas Camarda, showed \$24,430 of ALP. Almost a 74 percent difference. The number 30 Producer in March 1991 produced \$6.813, and the number 30 in May 2002 produced \$13,556 of ALP. What difference 12 years can make!

The top MGA in March 1991 was Don Foti with \$56,259. In May 2002, Paul Rumbuc was the number one MGA with \$178,549. Yet again, what a difference a few years can make!

Brenda, I think these little tidbits I have given you are a lot of fun for the world's greatest sales force. It means a great deal to know where you have been, and even more to know where you are goingl

Stacerely,

Bernard Rapoport

Thanks B, we all appreciate anything you have to share - I know I do!

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Oate award winnet. The Producers, who will be recognized at the 2003 Disney" Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

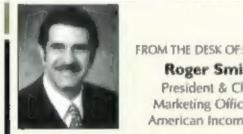
Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent Retention: 64 percent

* Net to Gross is only used during the Producer's fast caplit months.

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"The future belongs to people who see possibilities before they become obvious."

- Ted Levitt

Roger Smith

President & Chief

Marketing Officer of American Income Life

EDITOR'S PAGE

Milestones \$100.000 In Force The following Agents have \$100,000 of in-force premium: David Tubbin John Reinbott John Rice

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MARKETING

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store willife our

Luke Barnhart

Charles Casper

Dean Goldstein

Dennis Kelleher

Laurence Marscheck

Giolione-Brister

Messacineatis

Marc Zipper

Frank Passenti

Eric Giglione

New Jersey

Mark Ricci

Eric Giglions

Daniel Smith

Giglione-Srister

Messachusetts

Scott Smith

Illiania.

Atsthony Walthour

New Jersey

Florida

Marc Morton

Eric Giglione

Eric Giglione

New Jersey

New Jersey

Ohio

Customers, Coworkers and Country

My dad was a salesman, and he was proud of it. He had been many things in his life --- a farm boy, a professional boxer, a tailor, a small businessman even an infantry captain in World War I - but still he thought of himself as a salesman.

During his lifetime, my father had also started two national businesses. The first failed in 1931. The second, founded in 1935, took off and flourished. He helped small towns, small-town merchants, and local Chambers of Commerce keep their heads above water during the Depression.

Returning from World War II in 1945, I bought an interest in my dad's company to help recruit and train salesmen. Our entire field force consisted of about 44 men.

Each salesman was assigned to a territory roughly equal to an average state. Over the years, we served approximately 80,000 individual merchants in almost 2,000 communities across the country. Our whole

national operation was about the size of a successful SGA operation with American Income Life.

My father was primarily a self-educated man, and though he never had a Ph.D., I saw him as a philosopher because his views on business far out-reached those of many modern day corporate moguls. He believed when it came to business you, as a businessman, were deeply obligated to three groups - clients, coworkers, and country.

He said, the clients are your lifeblood. The coworkers, or employees, are what keep the company running, and the country is what allows you to prosper. So, as long as you can guarantee these three groups would get their money's worth, then the business would do fine!

Clients, coworkers, and country ought to be the primary focus of any business entity, not stock manipulations, golden parachutes for the top brass while workers get the shaft, or secret offshore tax dodges! If you look at any company on solid footing, you will see the management concentrating on these three basics.

Enron's greatest sin was not only its neglect of investors. but its betrayal of its own employees - the thousands of honest folks who invested not just dollars but years into a company which virtually vanished overnight.

This is why so many of us are proud - and lucky -

to be associated with American Income! From its inception, the Company has protected its reputation with the policyholders, the workforce and the country.

I will be 80 in December, and I am one of the luckiest guys on earth because 1 still enjoy working. However, I have a lot of friends my age, some older and many younger, who are comfortably retired because of

the years they spent with AIL.

American Income has understood its problems, worked with organizations on important projects, and waived premiums in moments of emergency. This, together with a better-qualified sales force, accounts for AlL's improved persistency.

Any company worth working for cares what happens to its employees and its customers. Mark and Roger are acutely conscious that the Home Office exists for the client and the field force, not the other way around!

Promoted To Supervising Agent

Fernando Amorien

Ali Shahrak

North Carolina

John Cardot

Larry Geneser

Hughes-Persith

South Caroline

Kitts Johnson

New Zasland

Rose Lige

Scott Smith

Ion Parker

Kevin Pawlowski

Rukesh Rekhi

Giglione-Brister

Heasachusetts

British Columbia

Macy Waller

Geneser-Elimen

Rick Allig

Monie

Shaushinder Sidha

liinals

Texas

Bieve Friedlander

Arthur Gaewacki

Menouri

Dereick Alsup **Rick Allin** Territolde enny Campbell Flick Allig Tecnesee Doyan Foster The Scheneder Louisiana leremiah lolatisoti **Gary Elleier** Wieponsis Joseph Larsen Altig-Martyn Ontario Joseph O'Connor

Eric Giglione New Jersey Louis Racs Eric Giglions Here Jacoby **George Seltzer Rick Allig**

Jeremiah Vees Furer-Whitlischill California

Alt Abushalif

General Stimue

Bill Jennings

Jeremy Pitta

Tim Schroeder

Colorado

Louisiana

William Calhours

Haole

Tennecee

Promoted To General Agent James Adkins Hunst Kopp Arkansas Elizabeth Eden **Bill Jenninge** Colorado Jeffrey Prince

Kevin Appasatny **Rick Attig** Baskatcheeran Chad Finnerty Scott Smith Indiana William Richard Larry Generation

Minda and

Promoted To Master General Agent

Dennis Ishlar

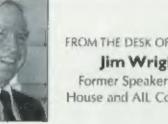
Pennsylvania

Leandrew Alexander Bill Jennings Colorado Nachan Hammond Allen Jennings Alabama

Patrick Coughtin **Rick Ahig** Oregon Sidney Hodgakias **Rick Altio British Columbia**

Glations-Brister Messachusetta Ronald Nelson Rick Altig Weshington

FROM THE DESK OF: Jim Wright Former Speaker of the House and AlL Consultant



If you want people to listen, you have to have a

what you do."

platform to speak from, and that is excellence in - Bill Pollard

PROMOTIONS

Sara Beckly Rick Alliq Minnesota Brandt Coles Eric Giglione New Jersey Ethridge Hayden Hunhes-Parekh North Carolina Thomas Kelly Marc Zipper Florida

Mark Marshews Hancock-Boles Oblo

John Payne Rick Altio Weshington Daniel Ricklefs Genover-Bitmen

Illinois. Michael Stanford Allen Jennings Little

Daryl Wilkens Rick Altig North Daluble

Krit Barton **Rick Altig** Sasketchewan Kevin Leonard Scott Smith Intilana Douglas Stroup Tim Schroeder Louisiana

Christopher Cummings

Bruce Davis Chris Latond Nebraska Lee Soucy **Rick Mensfield** Manual

Paul Bodinuzo Eric Giglione New Jersey Rodney Faulkner Furer-Whittinghill Cultorale Edwin Jammer Keyin Pawlowski Texas Matthew Kernan Mark Henopok Indiana Daniel Muszynski Mike Jones DNiel Matthew Petty Marc Morton Ohio Karltens Roberts Eric Giglione Pennsylvania Chemilan Suti

Guy Rousile New Hempshire Leve Williams

All Shahrak North Carolina

James Boucher Tom Williams Florida Donavan Locklear All Shahrak North Carolina Tomas Thundivil Scott Smith Illinois

Charles Decuir Nicholes Nitkowski Louisiana Carolyn Wittenbach Wittenbach-Osirovsky Missiasippi

Dale Bouneski **Bick Altio Sritish Columbia** Bret Fels Ganaser-Bitman Ilkinois.

Larcell Jennings Generer-Bitmen Illinois

Louny Lamar Geneser-Bitman Minole

Crais Neoara **Rick Altig** British Columbia

Elizabeth Phillips Devid Cohen California

Merart Rodriguez **Giglione-Brister** Massachusette

Harcalt Tiwart. Giglione-Brister Mageachupatte

Alan Calder Jonhus Chelors Onterio Bradford Nielsen Allan Jennings Utsh

Joseph Diecedue Nicholas Nitkowski Louisiana

INDIVIDUAL PRODUCERS

		All time record to beat	
1. Timothy Cruise	2. Bulbinder Hayer	Carla Miller	Net ALP \$41,337
Woodridge, IL	Burnaby, BC	Name	Net ALP
A COUNTRECT IN	Jest Banaci, De	1. Timothy Cruise 2. Bulbinder Hayer 3. Mervyn Ee 4. Roland Parker	\$28,014 27,004 24,321 22,774
		5. Elaina Bosco 6. Marlon Underwood	22,172 21,623
		7. Kathryn Kite 8. Heather Baus 9. Russell Morris	21,449 18,776 18,566
3. Mervyn Ee	4. Roland Parker	10. Derrick Larsen	18,498
Burnaby, BC	Ft. Lauderdale, FL	11. Lance Brown 12. Auben Soberanes	18,190 18,152
		13. David Steur 14. Wesley Bangs	17,818 17,300
		15. Clay-Nghia Nguyen 16. Alax Langford	17,017 16,944
		17. Sergey Tovmenka 18. Erik Pagtakhan	16.905 16.578
Martin and M		19. Andrew Rossberg 20. Tracy Haden	16,363 16,343
5. Elaina Bosco Ft. Lauderdale, FL	6. Marlon Underwood Woodridge, IL	21. Scott Kangas 22. Kelly McDonald	15.936 15.893
		23. Richard Rosa 24. Jeremy Baker	15,742 15,727
		25. Matthew Wolfanger 26. Peter Hamm	15,543 15,470
		27. Xiang Li 28. Steven Douthit	15,423 15,310
		29. Emity Daniels 30. Jeff Hermes	15,302 15,257
7. Kathryn Kite	8. Heather Baus	31. David Wang 32. Alten Green	15,211 14,947
Albuquerque, NM	Sioux Falls, SD	33. Graig Nugara 34. Joseph Moore	14,889 14,723
		35. Alex Roland 36. Jason Schlomann	14,672 14,360
		37. Robert Terborg 38. Rini Hadilaksono	14,346 14,278
		39. Robert McClerren 40. Jason Lausar	14,242 13,943
		41. Benson Kim 42. Haresh Tiwari	13,891 13,852
9. Russell Morris	10. Derrick Larsen	43. Connie Morse 44. Rakesh Rekhi	13.852 13,712
Altamonte Springs, FL	Regina, SK	45. Brandi Coles 46. Bruce Davis	13,634 13,609
and the second s		47. Kobina Sekyi 48. Dean Goldstein	13,528 13,509
		49. Paul Vojtek 50. Ted Poulos	13,491 13,390

Year

NG^{*}

All Time Record to Beat

INDIVIDUAL PRODUCERS

Month Nov.	July Q	ualifiers	
Rtn	MGA	SGA	
69.5	Eric Nichols	Scott Smith	
77.7	Roger Fung	Rick Altig	
	Russell Chang	Bick Altig	
76.3		Tom Williams	
	William Cook	Tom Williams	
72.8	Marlon Underwood	Scott Smith	¥*
	Henry Moran	Robert Patlerson	2
	Errol Doerr	Rick Altig	
		Marc Zipper	
	Kevin Frain	Rick Altig	
72.9	Darren Miller	Cohen-Hartman	
84.7	Doreen Ryan-Foti	Jaloft-Foti	
	Don Goodwin	Kevin Pawlowski	
71.1	Wesley Bangs	Rick Altig	
73,3	Ronald VanWoesik	Vlad Basov	
	Volodymir Derevyanyy	Rick Altig	
	Vladimir Opra	Larry Geneser	
1.1	Roger Johnson	Jaloft-Foti	
80.6	Theodore Pappas	Richard Rutt	
79.3	Contract of the local data	Kevin Pawlowski	
	Wendell Bangs	Rick Altig	
65.7		Jatoft-Foti	
	Kevin Surles	Ed Orell	
	Vladimir Opra	Larry Geneser	
83.7	Paul Rumbuc	Durhon Oldham	
68.5	David Hausman	Eric Giglione	
	Roger Fung	Rick Allig	
75.6	John Akers	Chris Latond	
	Christopher Cummings	Giglione-Brister	
65.3	Don Goodwin	Kevin Pawlowski	
71.4	David Wang	Scoll Smith	
81.6		Richard Rutt	
	Brian Traboulay	Rick Altig	
80.8	John McCreary	Furer-Whittinghill	
69.7		Chris Lafond	
100.0	Jonathan Saluk	Richard Rutt	
100.0	Melinda-Rae Lyse	Rick Altig	
1000	David Iriye	David Cohen	
	DeMario Cooper	Geneser-Bitman	
20 A	Matt Henderson	Marc Zipper	
69,4	Don Wold	Rick Altig	
	Melanie Cohen	Giglione-Brister	
	Henry Moran	Robert Patterson	
	Christopher Cummings	Giglione-Brister	
74.0	Vita Pecoraro	Eric Giglione	
71.0	Bruce Davis	Chris Latond	
67.5	Desid University	Joseph Manone	
	David Hausman	Eric Giglione	
64.1	Steven Lee	Altig-Martyn	
	Melanie Cohen	Giglione-Brister	

Percentage of Net to Gross

INDIVIDUAL PRODUCERS

COMMUNITY INVOLVEMENT

All Time Record to Beat

All Time Record to Beat	1					
Timothy Cruise	Net ALP \$242,696	Year 2000		TTD Qualifier		
Name	Net ALP	NG*	Rto	MGA	SGA	
* 1. Marion Underwood	\$116,957		72.8	Marion Underwood	Scott Smith	
* 2. Timothy Cruise	112,486		69.6	Eric Nichols	Scott Smith	
* 3. James Dattilo	100,448		79.7	James Dattilo	Marc Zipper	
* 4. Lance Brown	97,133		72.9	Darren Miller	Cohen-Hartman	
* 5. Kelly McDonald	87,883		65.7		Jatoft-Feti	
* 6. Ruben Soberanes	86,543		84.7	Doreen Ryan-Foti	Jatoft-Feti	
* 7. Al-Karim Walji	86,391		76.2	Melinda-Rae Lyse	Rick Altig	
* 8. Roland Parker	85,678		76.3		Tom Williams	
* 9. Jefferson Moyera	85,506	78		Jefferson Moyers	Shahrak-Smolenski	
* 10. Jim Bianchi	84,246		82.1	Paul Aumbuc	Durhon Oldham	
11. Josy Kennedy	84,067		75.4	Gary Williams	Rick Altig	
12. David Wang	82,876		71.4	David Wang	Scott Smith	
13. John Rice	82,754		72.1	Doreen Ryan-Foli	Jatoft-Foti	
14. Kendra Roberts	81,107		63.0	Robert Delesky	Eric Giglione	
15. Andrew Rossberg	79.601		80.6	Theodore Pappas	Richard Rutt	
16. Matthew Wolfanger	76,480		83.7	Paul Rumbuc	Durhon Oldham	
17. Joshua Robinson	77,462		72,9	Leslie Taylor	Geneser-Bitman	
18. Anita St. Arnaud	77,111		82.0	Christine Hartman	Cohen-Hartman	
19. DeMario Cooper	78,909		72.8	DeMario Cooper	Geneser-Bitman	
20, Ramin Maghsoud	76,847		81.2		Vlad Basov	
21, Jennifer Baron	76,556		82,4	William Cook	Tom Williams	
22. Keith Zabrocki	75,864		82.2	Bruce Hennick	Marc Morton	
23. Jeremy Baker	75,853	80		Vladimir Opra	Larry Geneser	
24. Julie Wells	75,190		74.6	Nickolay Gusev	Vlad Basov	
25. Joseph Moore	74,498		80.8	John McCreary	Furer-Whittinghill	
26. John Reinbott	74,416		83.8	Leanne Hughes	Eric Giglione	
27. Harold McSweeny	73,705		66.2		Robert Patterson	
28. Marcellus Adams	73,656		69.2	Marcellus Adams	Allan Jennings	
29. Jeff Hermes	73,471		65.3	Don Goodwin	Kevin Pawlowski	
30. Marc Rosen	71,981		81.3	Marc Rosan	Eric Giglione	
31. Emmanuelle Fantoli	71,549		82.9	David Iriye	David Cohen	
32. Russell Morris	71,428	96			Marc Zipper	
33. Alex Roland	71,282		69,7		ChrisLafond	
34. Clay-Nghia Nguyen	71,117		73.3	Ronald VanWoesik	Viad Basov	
35. Leslie Taylor	70,906		72.8	Leslie Taylor	Geneser-Bitman	
36. Mark Bleier	70,170		81,7		Gary Bleier	
37. Joseph Ricci	69,422	- C	76.5	Jeffrey Dinocento	Eric Giglione	
38. Guy Panno	68,646		65.4		David Cohen	
39. Joseph Schofield	68,490		65.3	Kevin Bukatman	Eric Giglione	
40. Moneesha Smith	68,283		77.6	Byron Watson	Eric Giglione	
41. Larry Wright	67,603		66.5		Robert Patterson	
42. Steven Greer	67,583		86.8	Steven Greer	Durhon Oldham	
43. Allen Green	87,179		81.6		Richard Rutt	
44. David Tubbin	66,950		70.8	Wendell Bangs	Rick Altig	
45. Douglas Bauknecht	65,428		87.5	Gary Williams	Rick Altig	
46. Scott Remmey	65,036		78.8	Jeffrey Dinocento	Eric Giglione	
47. Peter Hamm	64,955		68.5	David Hausman	Eric Giglione	
48. Ryan Hungate	64,346		72.9	John McCreary	Furer-Whittinghill	
49. Mitchell Clem	63,663		82.6		Vlad Basov	
50. Lynn Erickson	63,619		75.1		David Cohen	
	1				A Percentage of Ne	

Percentage of Net to Gross

Mark Hancock Agency

- Contributed \$100 to the North Central Indiana Labor Council's annual summer picnic.
- Donated \$100 to the Teamsters Local 364 annual retirees picnic.
- Donated \$525 to the Indiana Regional Council of Carpenters golf outing.
- Contributed \$250 to the Central Indiana Labor Council's annual Labor Day parade.

Hughes-Parekh Agency

Donated \$500 to the South Carolina State Employee Association scholarship fund (see picture below).



Mark Hancock Agency

Donated 30 boxes of food for the faid-off members of the Sheet Metal Workers Local 20.

Hughes-Parekh Agency

Participated in a picket line strike at the Palmetto Bridge construction site (see picture below).

Hughes-Parekh





Shawna King, the daughter of General Agent Richard Nye, won a \$5,000 scholarship from the Howard Coughlin Memorial Scholarship fund which is sponsored through OPEIU Local 277. Congratulations on this distinguished honor.

MONETARY DONATIONS



OTHER DONATIONS



CONGRATULATIONS!

RETENTION BONUS

ENCY

AURTICICE	COLUMNY.
QUALIFIER	AGENCY
Bulbinder Hayer	Auck Allug
Timothy Cruise Roland Parker	Scott Smith Tom Williams
Marlon Underwood	Scott Smith
Ruben Soberanes	Jatoft-Foli
Andrew Rossberg Tracy Haden	Richard Rutt Kevin Pawlowski
Matthew Wolfanger	Durhon Oldham
Lance Brown	Cohen-Hariman
Allen Green Russell Morris	Richard Ruft Marc Zipper
Joseph Moore	Furer-Whittinghill
Wesley Banga	Rick Albg
Mervyn Ee Steve Douthit	Rick Altig Chris Latond
Clay-Nohia Nouven	Viad Basov
Clay-Nghia Nguyen Robert Terborg	Rick Allig
David Steur	Kevin Pawlowski Rick Altig
Alex Langford George Sturge	Ramin Kouladij
COURSE POLY	Tom Wilkams
Enili Pegtakhan James Daltilo	Jatofi-Foli Marc Zipper
Julie Aprahamian	Joseph Manone
David Wand	Joseph Manone Scott Smith
Kendra Roberts	Eric Giglione Robert Patterson
Kathryn Kile Scott Kangas	Alck Allig
Kelly McDonald	Jatofi-Foli
Jeremy Baker	Larry Geneser
Alex Foland Peler Hamm	Chris Lalond Eric Giglione
Jell Harmes	Keyso Pawinwski
Benjamin Mancillas	Joseph Manone
Stadey Wall Crain Nucara	Eric Giglione Rick Allig
Craig Nugara Benson Kim Eric Tuliobene	Flick Allia
Enc Tuliobene	Durkon Öldham
Joay Kennedy Kevin Mendizabai	Flick Allig Eric Giglione
Carla Miller	Chris Lalond Chris Latond
Bruco Davis	Chris Latond
Errol Doerr Rini Haddaksond	Rick Allig David Cohen
Douglas Bauknecht	Rick Allig
Dale Cavestany	Jaloit Foli
Honther Baus Susan Schweitzer	Rick Allig Rick Allia
Adam Kiss	Rick Allig Richard Rult
Asif Javaid	Eric Giglione
Hai Herman Devid Mah	Burbon Oldham Rick Allig
Dorrick Larson	Rick Allia
Rokesh Rekhi	Rick Allig Giglione Bister
Maurice Davies Anile St. Arnaud	Sleve Preclander Cohen-Hartman
Kobina Sekyi	Joseph Manone
Kobina Sekyi Dean Goldalein Paul Vojtek	Eric Gig ione
Paul Vojlek	Allig-Martyn Jafoll-Foli
John Rica John Huber	Eric Gig-one
Mercus Baugale	Glatione-Engler
Kouassi Applah Robart Ulraich	Alck Allig Jainfl-Foli
Paul Lee	Furer-Whithinghall
Jason Danielson	Rick Allig
Linda Amanle Davin Halne	Rick Allig Rick Allig
Devin Helps Tim Ozlunguc	Scolt Smith
MICHABI CZOPEK	Eric Giglione Eric Giglione Eric Giglione Eric Giglione Matt Blumart
John Reinboll Charles Casper	Eric Gig one
Ugo Marmugi	Eric Gid one
Larry Adebesin Eric Stuedeman	Matt Blument
Tim Smith	Marc Zipper Durkon Oldham
Preell Sahgal	Josh Chalom
Brei Fels	Geneser-Bilman
Hichard Cerra Huno Rust	Eric Giglione Jatofi-Foli
Hugo Rust Serge Toymanka David Thornton Lynn Erickson	Larry Genesar
David Thornton	David Cohen David Cohen
Benjamin Scoville	Rick Altig
Sará Beckly	Rick Altig
Ramin Maghsoud	Vlad Basov
Shannon Richardson Katllon Roberts	Geneser-Bilman Eric Gigeone
Karllon Roberts Maria Esposito	Cohen-Hariman
James Schneider	Scolt Smith
John Burnett Joseph Habeeb	Viad Basov Viad Basov
Christine Hujber	Frin Gratione
Chris Hemandez	Scolt Smith
Jennifer Baron James Peale	Tom Williams Marc Zipper
DeMario Cooper	Geneser-Bitman

	QUALIFIEB	AGENCY
\$5,131	Joshus Robinson	Geneser-Bitma
34,702	Hichard Hosa	Ed Orall
E.J. 4-0-0-	Scott Remmey Xiang Rong LL	Eric Giglions
\$3,676 \$3,631	Came Taylor	Rick Altig
\$3,273	Ryan Hungabe	BIII Jennings Furer-Whiting
\$3,273 \$3,269	Al-Kanin Walii	Rick Albg
\$3,109	Emily Daniels Mark Reddington	Giglione-Briste Durhon Oldha
\$3,092 \$2,990	Gay Deich	Dennis Ishler
\$2,971 \$2,945 \$2,941 \$2,919 \$2,909 \$2,893	Gay Deitch Mark Gagkardi	Jatoh-Fob
52,945	ALKERN FIKE	Bob Glover Marc Morton
52,919	Kerih Zabrocki Jim Bianchi	Durhon Oldha
\$2,909	Greg Smith	Larry Geneser
52,809 52,893	Ryan Stenglein Gary Ponting	Rick Albg
25,008	Alison King	James Surace Furer Whitting
\$2,851 \$2,711 \$2,664 \$2,661	Ted Schilling	Bill Jennings Ramin Koulad
\$2,664	Sonia Galtant Diana Fenrich	Ramin Koulad
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	Adam Vierra (on Stant
	John Clark
	Bill Wade
	Richard Spicer
	Michael Kolasa Michael Cole
	Hamison While
	Daniel Smith Robert Seeber
1	Hobert Steper Shamshinder Sidho
	Zachary Hart
	Brian McGeachy
	Peter Athas Wendel Stowe
	Robert Russo
	Army Snyder
	Michael Sonson
	Matthew Schrimpf
	Jay Siders Anthony Thomas
	Michael Haron
	Michael Jackson Mark Groggel
	Carlos Bryant
	Kéni Booze
	Dan Simperingham
	Donald Spence Shannon Corrigan
	Dannie Kallahar
	Christopher Steinde Rondall Smith
	Handal Smith
	Barty Classification Bromital
	Michael Givens
	Michael Keller
	Kevin Costello Kobie Samuels
	Amber Wilburn
	Scott Minchell
	Tany Choueiry Todd Ecker
	Michael Rose
	Shalon Scott
	Joseph Jatte
	James Hopkins Based ord Nielsen
	Bradford Nielsen Karen Thomasum
	Ivan Pichugin
	Rob Hay Matthew Essilier
	Steve Augustim
	James Boucher
	Herman Libman
	Timothy Houser Anthony Owens
	Candace Beinea
	Gregory Fliley
	Justin Brandt John Hergert
	Arthur Wedergren
	Barry Smith
	Arthur Garwalda Tedd Frank
	Stephen Porter
	Wilson Plunketi
	Left Woolsey
	Patient Bingham Daryl Allen
	Steven Mineo
	Stephen Saul
	Angelica Gallardo
	Jerald Muhammad Michael Ungerleide
	Patnck Duray
	Joseph Ricci
	Enic Topper Jonathan Brunner
	Mary Waller
	Elizabeth Marsis
	Thomas Tulowiecki
	Rishad loussilov Thomas Kelly
	Terrance Rupp
	Brent Mathews
	Dmitriy Goncharuk
	Larry Lozano
	Jerrel Thornton

RETENTION BONUS

\$832 \$831 \$830 \$827 \$825 \$825 \$824

823

\$822 \$821 \$820 \$818 \$818

S815

\$813 \$813

\$813 \$812 \$812

SB11

\$809 \$808

770 766 758

650 642

96.3B

63B

\$635 \$633 \$632

632 5627

622

621

\$606 \$606

\$598

5595

594 593 593

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\$590 \$590

\$587

\$587

ODALIFIEB

\$1,127 \$1,125 \$1,125

\$1,125 \$1,123 \$1,120 \$1,118

\$1,112 \$1,107 \$1,099 \$1,098 \$1,097 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,095 \$1,005 \$1,005 \$1,005 \$1

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\$839 \$837

\$836 \$833

AGENCY Durhon Oldham Rick Altig Scott Smith lames Surace Ed Orell Rick Altin Marc Zipper Robert Smith eck Chris Latend Rick Allig Durhon Oldham Hancock-Boles Alto Manyn Man Blumert Geneser-Baman Tyrone Conard Giolone-Brister oseph Manone Rick Allig Gary Bieler 107 Kevin Pawiowski Wittenbach-Ostrovsky Enc Giplione Rick Alfig Tom Veilliams Scott Smith Larry Genesel Mike Jones Tom Williams Robert Smith Scott Smith Lisa D'Amico Genesel Bitman Viad Basov Steve Friedlander Ramin Kolliado n David Cohen Siglione Brister Rick Altig Shahrak-Smolenski fart Eric Giglione Marc Morton Jatoft-Foll Hancock-Boles Enc Giglione Scett Smith Robert Patterson Koym Francisco Rick Alisa Nick Nitkowski Eric Gigliona Eric Gigliona Aichard Rutt Hancock-Boles Allan Jennings Scott Smith Rick Allig Rick Allig James Surace Scott Smith Tom W ams Lise D'Amico Durhan Oldham Robert Patterson Wittenbach-Ostrovsky Larry Geneser Joseph Manone Geneser-Bilman Tom Williams Tom Welliams Rick Allig Hughes Pareich Chris Latond Lany Geneser Hughes-Pareich Rick Allig Richard Rutt Latry Genesor Durhon Oldham Eric Giglione Jatolt-Foti Hancock Boles pr. Eric Giglione Rick Aflic Eric Giglione Ali Shahrak Rick Allig Genesel Bilman Julione-Brister Durhon Oldham Rick Allig Marc Zipper Larry Geneser Cohen-Hartman Vad Basov Rick Altio Jatott-Foti Wittenbach-Ostrovsky

Bernardo Longoria Mike Cameron Ann Lindberg Jasper Lucas Leonard Methis Henry Pannar Robert Boyer Evanne McKenzie Zuffikar Bhukera Nathanael Campbell Rigoberto Pedroza Michael Taylor Jeffrey DeGraw Maria Fraser Christopher Hughes Lisa Walker Charlie Khoury Mindy Guisewite Noah Staker Darren Brink Gabriel Bojorguez Catherine Ahlers Timethy Thompson David Thomas Steven Pabe Adam Herman Crystal Sessions es e Hamasald Bryce Nielson Darvi Wilkens John Barr Richard Becker John McGrain Jason Dickson Mark White Danny Desentz Duane Gee Jara Williamson Christopher Allon Jaramy Pilla Chosty Starr Doyan Foster \$1,007 \$1,006 \$1,000 \$1,000 Lesley Habers Corey Shorter Joseph Guereschi Charles Sanders Mark Monson Land Dammarell Kevin Accasemy Richard Stafford Karlene Gray Thomas Alligood Sleven Money Kevin Carey Luke Bamhard Elizabeth Eden Nancy DeLeon William Sanders John Claxton Celine Boudragu Aaron Hirsch Aoril Sanders Apris Sanders Roger Merritt Christopher Acosta Susan Schwartz Michael Kurz Chad Harrison Marco Rodriguez Oeborah Glass Sharon Simmons Foster McCarl Matthew Petty Irving Roussell Travis Vandeberghe Michael Birchate Michael Kristol Don Moehring Ian Simkiss Jason Crenshaw Sylvia Johnson Thomas Rondon Donna Kays Lazarick Hogan Rachelle Rembert Deborah Brim Joseph Jordan Tammy Moore Monipue Linyard Jay Flowers John Farley John Hard Alex Blutan Damel Miller David DeFonzo Ruber James Teressa Martichonok. Marcus Dudley

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AGENCY	
Eric Giglione Steve Friedlander	
Piłck Altig	
Eric Giglione Mike Jones	
Mike Jones Marc Zipper Eric Giglione	
Eric Giglione	
Steve Friedlander Scott Smith	
Hancock-Boles	
David Cohen	
Geneser-Bitman Scott Smith	
Rick Alfig	
Bill Jennings Atlig-Martyn	
Ramin Kowladji	
Matt Blumen	
Hancock-Boles Vlad Basov	
David Cohen	
Hancock-Boles	
Robert Smith Durhon Oldham	
Scott Smith	
Tom Williams All Shahrak	
Rick Altig	
Allan Jennings	
Rick Altig Wittenbach-Ostrovsky	
Eric Gigliona Rick Albo	
Rick Allio	
Lisa D'Amico Vlad Basov	
Scott Smith	
Rick Altig Openits Ishler	
Rick Altika	
Tim Schipeder Dennis Ishler	
Tim Schroeder	
Ali Shahrak	
Tyrone Cohard Durhon Oldham	
Robert Smith	
Nick Nillowski	
Rick Allig Rick Allig	
Rick Allig Shahrak-Smolenski	
Eric Giglione Hughes-Parekh	
Scott Smith	
Mark Hancock Marc Morton	
Bill Jennings	
Cohon-Hartman	
Rick Albg Hughes-Parekh	
Ramin Kouledji	
Hatt Blumen	
James Surace Scoll Smith	
Hancock-Boles	
Hancock-Boles Ed Orell	
Rick Alug Usa D'Amico	
Jaton-Feti	
Mark Hancook	
Tyrone Conard David Cohan	
Marc Morton	
Marc Zipper Rick Allig	
Scoll Smith Gary Elsier	
Gany Bleier Geneser-Bilman	
Sill Jennings	
Sill Jennings James Surace	
Tom Williams	
Ene Gioliona	
Dan Zeoli	
Marc Morton Mark Hanoock	
Rick Allo	
Bill Jennings Jatoft-Foll	
Flick Allig	
Rick Allig	
Hancock-Boles Jatoft-Foti	
Kevin Pawkwski	
Bill Jennings Tom Williams	
Jaton - Hon	
Marc Zipper	

QUALIFIER	AGENCY
Allan Gilbert	Scott Smith
David latussi	Ed Orell
Kevin Fidge Jim Fahar	Bill Jennings David Cohen
Brook Beiege	Enc Gipliona
Judy Ramos Mathew Buber	David Cohen
Jessie Cravolsier	Eric Giglione Tyrona Conard
David Falcons Shaun Forbes	Marc Zipper Steve Friedlander
Shaun Forbes	Steve Friedlander
Maia Pruitt Dougias Zigby	Hurst Kopp Josh Chalom
David Bunion	Larry Geneser
Shalagh Kalayhars Eilen Wolhfart	Chris Latond
James March	Enc Gigliona Ed Orell
Rajbala Pandya	Josh Chalom
Salome Berhé Yvonne Winkler	Hughes-Patekh Rick Altig
Anihony Walthour	Scott Smith
Matthew Karakaedos	End Giglione
Asher Lavallee David Applebee	James Surace
John Bury	Llovd Filzderald
Ronald Vianzon	Rick Altig
lan Fiynn Henvello Pereira	Josh Chalom Jaiofi-Foil
Edward Kim	Furer-Whatinghill
Shahrad Khokhar	Josh Chalom Dennis Ishler
Deborah Livergood Aaron Dubois	Viad Basov
Adam Lukes	Geneser-Bilman
Roberta Kennision Charles Beaver	Rick Allig Lloyd Fitzgerald
Lisa Eaves	Fuck Allia
David Lappan	Hancock Boles
Jim Road John Cano	Rick Allig Bill Jennings
Michael Schultz	Lany Genesar
Melissa Coakley	Altig-Martyn
Ron Parpara Nathan Schmidi	Rick Allig Rick Allig
Pelor Laos	David Cohen Scott Smith
Carllon Juhnson	Scoll Smith
Gary McClanahan Jack Collins	Viad Basov Chris Lalond
Deborah Simpson	Scoll Smith
Kennelh Hunler	Goneser Bilman
Derek Featherstun Monique Love	Goneser-Bilman Rick Allia
Eddie Brown	Rick Allig Scott Smith
Robin Wallace	Rick Allig
Joshua Beller Dina Hohn	Larry Genesar Chris Latond
Sharat Bainzai	Scott Smith
Kenneth Vidacovich Roman Berman	Ed Orell Giglione-Brisler
Bruce Dickert	
Alparsian Koc	Allig-Martyn Richard Rutt
Nicole Sgotlo Timothy Crookham	Eric Giglione Ed Orell
Imad Hmina	Jatoh-Foli
Chad Meyer	Fure-Whitlinghill
Donaid Winchell Allan Richter	Scott Smith Eric Giglione
Stelco Marenoski	James Suvace
Christian Chew	Ali Shahrak
Katerina Molik Michael Johnson	Rick Allig Hughes-Parakh
Marco Puebla	Bill Jennings
Shawn Titensor	Allan Jennings
Michael Bono Karen Goldsmillt	Hughes-Parakh Hughes-Parakh
Jack Haight	Marc Zipper
Nalhan Hallon	Mark Hancock Chris Lalond
Patrick Holt Gregory Sweet	Geneser-Bilman
Juan Pelitpas	Tom Williams
Carlos Corles Kyle Honek	Scotl Smith Rick Allig
Mariya Travkin	David Cohan
Melissa Rose	Tom Williams
Georgette Prior John Using	Tyrona Conard Robert Smith
Larry Brown	Mark Hancock
William Swanson	Cohen-Hartman
Jefferson Manstield Sanya Brockington	Larry Geneser Robert Patterson
John Sabates	Eric Giglione
Nelson Morell	Enc Gigliona
Jimmy Edwards Joshua Goodrich	Wittenbach-Ostrovsky Rick Anlg
Eric Ronke	Rick Ahig
Total P	tonus Paid Out
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AGENCY		
Scott Smith		\$586
Ed Orell		\$696
Jennings		\$583
David Cohan		\$583 \$582 \$580
Eric Gigliona		\$580
David Cohen		
Eric Giglione Tyrona Conard		\$579 \$558
Marc Zipper		\$555
Steve Friedlander		\$489
Hurst Kono		\$489
Hurst Kopp Josh Chalom		5299
LATIV LENDASAL		\$483
Chris Latond Enc Gigliona		
Enc Gigliona		5474
Ed Urei		5474 5474 5472
Josh Chalom Hughes-Patekh		\$472 \$470
Rick Altig		5468
Scott Smith	¥."	\$468 \$467
Enc Gigliona	2	5467
Bick Alfin	<i>CC</i>	\$465
James Surace Lloyd Fitzgerald		5464
Rick Altig		2404
Josh Chalom		\$450 \$458
Jaioti-Foil		\$454
Furer-Whatinghill		\$449
Furer-Whatinghill Josh Chalom		\$447
Denhis ishler		\$447
Vlad Basov		\$446
Geneser-Bilman		\$442
Rick Albg		\$440
Lloyd Filzgerald Ruck Allig		\$439 \$437
Hancock Boles		\$435
Hancock-Boles Rick Allig		\$431 \$428
HUI. 10050500		\$428
Lany Geneser Altig-Martyn		\$426 \$425
Alling-Martyn		5425
Rick Allig		\$425 \$422
Rick Allig David Cohen Scolt Smith		5421
Scoll Smith		\$421 \$421
Vlad Basov		\$420
Viad Basov Chris Lalond		\$367
Scoll Smith Geneser Bliman		\$366
Gonosér Bilman		\$365 \$365 \$365 \$365 \$365
		3365
Rick Allig Scott Smith		2265
Bick Allie		\$362
Larry Geneser Chris Latond Scott Smith		
Chris Lalond		\$359
Scott Smith		\$350
Scotl Smith Ed Orell		\$357 \$355
INFILIDIND-MOSIEF		\$355
Allig-Martyn Richard Rutt		\$355
Eric Giglione		\$145
Ed Orall		\$355 \$355 \$352
Ed Orell Jatoh-Foli		3352
Funer-Whitlinghill		\$352
Scott Smlth		8361
end alglione		\$348
James Surace		\$347 \$346
Ali Shahrak Rick Allig		\$346 \$346
Hunhas-Parakh		\$345
Bill Jennings		\$343
Hughes-Parakh Bill Jennings Allen Jennings		\$343 \$342
Hughes-Parakh Hughes-Parakh		\$341
Hughes-Parakh		\$337
Marc Zipper		\$334 \$330
Mark Hancock Chris Lalond		\$330
Senesor-Birnso		\$328
Tom Williams		\$327
		\$327 \$327
Aick Allig David Cohen Tom Williams Tyrone Conard Bobart Smith		\$326
David Cohan		\$125 \$325
Turona Conard		5323
Robert Smith		\$321 \$321 \$321
Mark Honnock		\$321
Cohen-Hartman Larry Geneser Robert Palterson		23565
Larry Ganeser		\$326
Robert Palterson		\$319 \$318
Eric Gigliona Eric Gigliona		\$318
ENC GIGIIONE	levi	5318
Wittenbach-Ostrovs Blick Attin	wh	5217
Rick Anlg Rick Anlg		\$318 \$317 \$317
man Reid for		

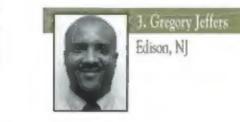
SPOTLIGHT AUGUST 2002 WWW AILIFE.COM

\$715,955

SUPERVISING AGENTS







July Production



All Time Record to Beat Month: \$102,403 1st Yr. Eric Neal

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$65,177	\$71,950		69.8	17	Danny Mayorga	Tom Williams
2. Peter Hamm	53,600	69,833		80.3	11	David Hausman	Eric Giglione
3. Gregory Jetlers	45,561	60,116	95		7	David Hausman	Eric Giglione
4. Tracy Haden	44,547	60,891		88.7	7		Kevin Pawlowski
5. Lori Boynton	37,098	37,098	91		8	Jeff Churchfield	Rick Altig
6. James Boucher	35,240	36,810		82.4	8	William Cook	Tom Williams
7. Emmanuelle Fantoli	32,058	41,433	92		8	David Iriye	David Cohen
8. Jim Bianchi	30,259	40,153	93		4	Paul Rumbuc	Durhon Oldham
9. John Bulecza	29,930	36,600		64.9	7		Marc Zipper
10. Shannon Lee	29,192	40,813	92		5	James Logan	Hughes-Parekh

TD Production	All Time F YTD: \$489,12				All Time Record to Beat YTD: \$864,620 Net ALP		
Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Israel Pena	\$273,537	\$285,766		69.8	17	Danny Mayorga	Tom Williams
* 2. Scott Geisel	177,958	201,091		70.1	6	Scott Geisel	Lisa D'Amico
* 3. Samuel James	169,843	227,771		70.2	8	Carolyn Wittenbach	Wittenbach-Ostrovsky
* 4. Peter Hamm	129,670	169,454		80.3	11	David Hausman	Eric Giglione
* 5. John Bulecza	115,785	177,197		64.9	7	James Peate	Marc Zipper
6. Tracy Haden	114,899	146,101		88,7	7		Kevin Pawlowski
7. Jim Bianchi	109,408	187,429	93		4	Paul Rumbuc	Durhon Oldham
8. Hal Herman	108,166	157,976		75.3	4	Paul Rumbuo	Durhon Oldham
9. Tod Brown	107,806	145,362		77.4	4	William Heath	Mark Hancock
10. Charles Rodriguez	97,528	136,596	84		4	William Cook	Tom Williams

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



John McGrath Calgary, AB





5. William Thompson Jeffersonville, IN

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

Rick Altig Tom Williams

Ed Orell

Hancock-Boles

Robert Patterson

SGA

July Production

Name	1st Year Agenl	Net ALP	NG	Rtn	# 1st Yr Agents	MGA
1. John McGrath	\$32,309	\$41,216	94		5	Melinda-Rae Lyse
2. Jennifer Baron	29,327	38,882	92		2	William Cook
3. William Thompson	27,421	40,068	96		5	Gregory Partee
4. Anthony Owens	21,795	30,287	98		4	Henry Moran
5. Aaron Samples	19,321	23,683	61		7	David Zophin

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

TD Production		All Time R YTD: \$142,72			EIG		Record to Beat 192 Net ALP Vlasimir Opra
Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Camy Smith	\$93,353	\$139,962	87		6	Danny Mayorga	Tom Williams
2. Edmundo Martinez	73,442	104,342		70.7	3	Christine Hartman	Cohen-Hariman
3. Tracy McNallan	58,657	89,927		77.7	1	Wendell Bangs	Rick Altig
4. Susan Schweitzer	51,658	95,907		81.1	2	Wendell Bangs	Rick Altig
5, Ryan Hungate	49,348	104,827	87		2	John McCreary	Furer-Whittinghill

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



2. Peter Hamn

Edison, NJ

. Tracy Haden

Houston, TX



5. Lorí Boynton Crystal, MN

Month: \$111,262 Net ALP Eric Neal

All Time Record to Beat

MASTER GENERAL AGENTS

Edison, NJ	2. Prol Rumbuc Rochester, NY
3. Jeffrey Dinocento	4. Damon Hartley
Edison, NJ	Fairview Heights, IL
5. Carolyn Wittenbach	<u>6. William Cook</u>
Ridgeland, MS	Fr. Lauderdale, FL
7. Vito Pecoraro	8. Melieds-Ree Lyse
Edison, NJ	Calgary, AB
9. Wilber Smith	10. Lee Conti
Redmond, WA	Los Angeles, CA

MASTER GENERAL AGENTS

y Production		Month: \$190,6	35 181 11.	INV DUUN	I Month	2 ACOUNT INCLARENT INCLARENT	
Marrie	E-LV-			NOT STREET	Month: \$236,811 Net ALP Ed Orel		
Name	tst Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	
	\$173,745	\$211,883		68.0	29	Eric Giglione	
2. Paul Rumbuc	117,103	194,778		80.6	17	Durbon Oldham	
3. Jeffrey Dinocento	114,013	152,964	-	70.4	21	Eric Giglione	
4. Damon Hartley	108.084	110,204	1. 1	64.6	16	Geneser-Bitman	
5. Carolyn Wittenbach	98,925	99,289		75.4	18	Wittenbach-Ostrovsky	
6. William Cook	97,875	101,817		71.1	18	Tom Williams Eric Giglione	
7. Vito Pecoraro	83,000	89,463		66.2	16		
8. Melinda-Rae Lyse	80,957	103,573		69.4	15	Rick Altig	
9. Wilbur Smith	80,170	132,829	10.00	66.8	9 20	Rick Altig	
0. Lee Conti	79,536	87,887		73.2	15	David Cohen Hughes-Parekh	
1. James Logan	73,298	81,054		77.8 67.2	20	Furer-Whittinghill	
2. John McGreary 3. Robert Delesky	72,383	72,383	1	74.8	12	Eric Gigliona	
	72,223	72,223	100	74.6	18	Jatoft-Foti	
4. Doreen Ryan-Foti	70.450 70.338	115,121 69,949		72.2	15	David Cohen	
5. David Iriye	69,514	68,619	88	16.6	13	Robert Patterson	
6. Henry Moran 7. Steven Lee	67,650	91,141	00	71.8	13	Altig-Martyn	
8. Melanis Cohen	66,567	74,335	90	11.0	9	Gigliona-Brister	
9. Eric Neal	61,222	47,782	90	71.8	12	Geneser-Bitman	
0. Kevin Surles	60,789	62,767	81	11.0	15	Ed Orall	
B Production	111 11.	YTD: \$1,705,1			#1st Yr	\$2,046,700 Net ALP Ed Ore -SGA	
Name	Agent	Net ALP	NG	Rtn	Agents	-DUH	
	\$964,472	\$1,145,485		80.6	17	Durhon Oldham	
2. Jeffrey Dinocento	766 766	968,053	1.0	70.4	21	Eric Giglione	
3. Eric Neal	661,028	708,083	27 I.	71.8	12	Geneser-Bitman	
			11.72				
			1			1 -	
			1				
9. Lee Conti	411,121	462,656	1000	73.2	20	David Cohen	
IO. Steven Jakubczak	399,512	471,241	1000	71.9	5	Scott Smith	
11. Doreen Ryan-Foti	392.537	668,486		70.1	18	Jaloft-Foti	
2. Christine Hartman	383,725	648,809	A start	71.7	12	Cohen-Hartman	
3. Damon Hartley	370.411	418,426		64.6	16	Geneser-Bitman	
4. Brandon Geneser	351,870	451,289	1	68.6	13	Larry Geneser	
15. Robert Delesky	341,072	358,243	1	74.8	12	Eric Giglione	
6. John Akers	335,315	364,600		70.8	6	Chris Lafond	
7. Leanne Hughes	335,201	385,021		70,6	12 13	Eric Giglione	
O Clause from							
18. Steven Lee 19. Vito Pecoraro	330,276 329,607	442,165 412,278		71.8 66.2	16	Altig-Martyn Eric Giglione	
4. Wendell Bangs 5. David Hausman	530 880 439 119 437 715 427 837 414 577	667,620 605,658 440,421 440,342 433,460		74.9 68.0 67.2 72.2 71.1	12 11 29 20 15 18	Bick Altig Eric Giglione Furer-Whittinghill David Cohen Tom Williams	

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

MANAGEMENT BONUS

Monthly Management Bonus 65 Percent and 70 Percent MGA Contracts 57.5 Percent GAs Coded Under MGA

July Bonus Qualifiers

Paul Rumhuc \$13,827 David Hausman \$13,626 Eric Neal \$9.507 Jeffrey Dinocento \$9,219 Carolyn Wittenbach \$8.742 Henry Moran \$7.909 Melinda-Rae Lyse \$7,429 Russell Chane \$6,845 Bill Cook \$6.825 **Damon Harlley** \$6.500 **Ronald VanWoesik** \$6.263 Wendell Bands \$6,185 Wilbur Smith \$6.036 **David Irive** \$5,951 Doreen Ryan-Foti \$5.671 Gregory Partee \$5,581 Roger Fung \$5,512 Brian Waller \$5,254 **Rob Hav** \$5,058 Brian Traboulay \$4,922 Steven Lee \$4,873

Steve Foli Joseph Diecedue \$4.855 \$2,610 **Robert Delesky James Peate** \$2.584 \$4,791 Dan Phillips Adam Kiss \$4,592 \$2.417 John McCreary Mathew Hart \$4,592 \$2,381 Theodore Pappas Marcellus Adams \$4,044 \$2.300 Steven Greer William Heath \$3,987 \$2,185 **James Louan** Byron Watson \$3,914 \$2.154 John Akers Jonathan Saluk \$3,848 \$2,154 **Eric Nichols** DeMario Cooper \$3.785 \$2,136 **Kevin Suries** Mahmoud Kenareh \$3.657 \$2.025 Bruce Hennick Patrick Shehan \$3.611 \$1,971 Steven Jakuhczak Peter Hamm \$3.351 \$1,587 Lee Conti Scott Baker \$3.338 \$1,530 Jeff Churchfield Erik Graham \$3,235 \$1,448 **Christine Hartman** Dan Phillips \$3.087 \$1,437 Nickolay Gusev **James Boucher** \$2.976 \$1.354 Lawrence Hauck Rajeev Arora \$2.904 \$1,298 Errol Doerr Grenory Jeffers \$2.816 \$1,160 David Wang Kevin Khadivian \$2.717 \$1,149 **Robert Biddle** Marcus Smith \$2.678 \$1,109 Blair-Schurr Leanne Hughes \$2.623 \$1,097

Steven Rattiff \$1.064 Jim Bianchi \$1.009 Peter Novellino \$910 Yumiko Yamashila \$907 Matthew Wolfanger \$813 Joseph Ricci \$679 Samuel James \$663 Christopher Stephens \$622 Lori Baynion \$576 John Bulecza \$551 Lorena Sarriere \$540 Emmanuelle Fantoli \$535 Lisa Walker \$509 Hal Herman \$493 Kendra Roberts \$469 Zenotha Gardner \$459 Lawrence Ohms \$452 **Deborah Peers** \$446 Denise Gilbert \$413 **Richard Cerea** \$426 Linda Amante \$390

\$337 Shaanon Lee \$334 Francisco Perez \$331 Dorian Oldham \$318 Lisa Donochue \$316 Scolt Blum \$307 Gary Clark \$307 Donayan Locklear \$302 **Pamela Drury** \$295 **James Holloway** \$283 Keith Zabrocki \$273 **Charles Rodriguez** \$273 Matthew Laird \$268 **Dale Cavestany** \$267 **Charles Weber** \$265 Lee Stradley \$263 Tod Brown \$100 Scatt Georger \$95

Andrew Rossberg

Agencies to perceived phone misrepresentations. There is the occasional uninformed shop steward, or perhaps office help, who does not quite understand why we need to see their members, and even dissatisfied policyholders. This is simply the nature of our business. As with all conflict there are many sides, and when it comes to resolution, being able to see those other sides goes a long way in reaching common ground. There is a Japanese proverb which states, "The reverse side also has a reverse side." In conflict, I see my side clearly. However, seeing the reverse side, or the other side, is difficult. There are even times when I just do not want to see the other side. This is simply human nature. While teaching at the Leadership Development



"Originality consists not only in doing things differently, but also in doing things better." - Edward C. Skedman

School, it became apparent to me how little time I spend teaching about conflict resolution. Yet, it is this basic skill which allows us to have long-term relationships with organized labor and helps us develop new relationships in emerging markets. Inevitably, how we resolve conflict will be the measure of our success in maintaining the third party endorsements we are required to establish.

Our business is the relationship business, and conflict is a

part of every relationship. Professionally, we deal with a

multitude of issues from simple misunderstandings in our

Whether you are a Producer, Manager, SGA, or P.R. Representative, we all play a Public Relations role in our markets. From the newest Producer who is experiencing the field for the first time, to a seasoned P.R. Representative who negotiates the relationship between the Agency and the groups with which we work, each can use these basic guidelines for resolving conflict:

Total \$283.082

INSIGHT

The Reverse Side

- We all have a personal responsibility in conflict. It is important to admit fault in causing the conflict. As a leader it is important to create a safe environment for problems to be brought out into the open,
- Listening is as crucial as speaking. Listening to the other side, and confirming you actually understand takes practice. Pay attention to your listening blocks: allow someone to speak, do not diffuse the situation with a ready answer, do not deflect by changing the subject or throwing the problem back on someone else. and focus on what the other person is trying to say.

FROM THE DESK OF:

Denise Bowyer Vice President & National Director of Public Relations

- Empathize with the person with whom you have a conflict. If you have really listened, you will have empathy for the other sides' perspective, even if only slightly. Empathy is critical to fostering trust and coming to a resolution.
- Remember both sides can win. Find middle ground where each side can walk away feeling they have gotten something they need.
- It is important to reach certain closure. The ultimate goal is to have both parties be sure of the outcome and bring closure to the issue.
- · Humor can always help. Use humor when possible, it brings perspective when nothing else will,

Each of us can use these simple techniques when it comes to even the smallest conflict. Remember, the reverse side also has a reverse side.

I am committed to seeing my side clearly, learning to see the reverse side, and finding some humor in the midst of the resolution. My hope is each of you can do the same.

STATE GENERAL AGENTS

STATE GENERAL AGENTS



ic Giglione

Category I		JULY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdre	Net ALP	NG	Rtn	1st Yr Agenl	Standard	% Of Stdrd	Net ALP	
Eric Giglione	\$630,781	\$168,000	375	\$759,135	-	70.4	\$3,170,814	\$1,176,000	270	\$3,963,547	
Rick Allig	1,103,376	468.000	236	1,590,509		69.8	5,166,114	3,204,000	161	8,152,874	
Larry Geneser	237,912	108,000	220	331,614		67.5	1,922,265	768,000	250	2,318,011	
Hancock-Boles	134,232	96.000	140	212,598		68.9	720,422	672,000	107	1,145,111	
David Cohen	206,747	156.000	133	299,483		74.4	1,304.545	1,020,000	126	2,073.281	
Scott Smith	309.088	240.000	129	627,039		67.2	2,315,608	1.524.000	152	3,743,973	
Jaloft-Foli	171,712	168.000	102	346,900		70.3	945,484	1,176,000	80	1,725,619	



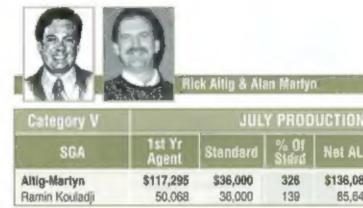
Durhon Oldham JULY PRODUCTION **Category II**

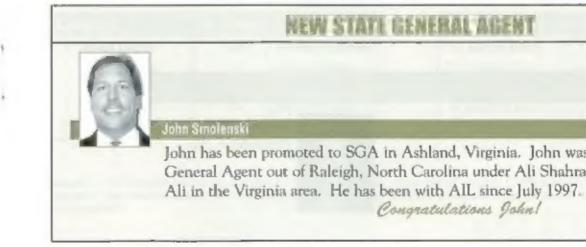
SGA	Acent	Standard	Stird	NetALP	NG	Rin	Agent	Standard	Stdrd	Net ALP
Durhon Oldham	\$154,949	\$72,000	215	\$246,591		80.6	\$1,063,037	\$504,000	211	\$1,195,433
Giglione-Brister	137,478	84,000	164	159,764	90		384,366	240,000	160	474,765
Hughes-Parekh	116.961	72,000	162	142,008		67.5	517,500	492,000	105	692,015

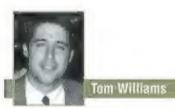
YEAR TO DATE PRODUCTION



Category IV	Category IV JULY PRODUCTION						YEAR	YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP	
Geneser-Bitman	\$260,587	\$48,000	543	\$293,255	83		\$1,220,644	\$240,000	509	\$1,482,917	
Bill Jennings	113,764	48,000	237	148,923		72.8	727,668	336,000	217	882,462	
Furer-Whittinghill	101,385	48,000	211	117,764		69.3	702,249	336.000	209	802,917	
Wittenbach-Ostrovsky	90.821	48,000	189	91,185		74.8	459.849	324,000	142	493,093	
Steve Friedlander	85,608	48,000	178	124,754		73.3	742,054	336,000	221	930,523	
Chris Lafond	63.238	48,000	132	126.067		72.6	487,635	288.000	169	672,888	







Category III		JULY PRODUCTION				YEAR TO DATE PRODUCTION				
SGA	1st Yr Agent	Slandard	% Of Staird	Net ALP	NG	Ata	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$167,550	\$60,000	279	\$223,046		68.7	\$1,096,673	\$420,000	261	\$1,441,941
Marc Morton	90,206	60,000	150	114,430		72.2	699,379	420,000	167	897,815
Mark Hancock	82,989	60,000	138	110,152		67.4	472,929	420,000	113	613,855
Cohen-Hariman	62,033	60,000	103	134,714		71.7	496,575	420,000	118	995,750

_	l									
N			YEAR TO DATE PRODUCTION							
LP	NG	Rta	1st Yr Agesl	Standard	% Of Skind	Net ALP				
80	1 Case of Case	68.9	\$435,777	\$252,000	173	\$507,057				
143		69.6	265,045	252,000	105	483.592				

NEW STATE GENERAL AGENT John has been promoted to SGA in Ashland, Virginia. John was formerly a Master General Agent out of Raleigh, North Carolina under Ali Shahrak and has partnered with Congratulations John!

PR REPRESENTATIVES

PR REPRESENTATIVES

July Production

PR Manager	No. Cards	SGA		
1. Debbie Enstedt	12,942	Rick Altig		
2. Maika Arony	8,572	Cohen-Hartman		
3. Charles Hill	4,891	Jatoft-Foti		

Month: 18,960 cards A	nthony Gent	ili
Category A	No. Cards	SGA
1. Erin McKee	4,515	Hughes-Parek
2. Robin Denham	3,209	Larry Geneser
3. Robert Dailey	2,978	Eric Giglione
4. Eileen Hanson-Kelly	2,450	Hughes-Parekh
5. Brenda DiSomma	2,277	Eric Giglione

Category B	No. Card	s SGA
1. Malka Arony	3,338	Cohen-Hariman
2. Catherine Bri	ggle 2,782	Cohen-Hartman
3. Scott Dougla	ss 1,926	Dennis Ishler
4. Mario Soljan	1,840	Steve Friedlander
5. Brenda Swec	ker 1,460	Lisa D'Amico

All Time PR Group Production Record Month: 125 groups Darrell Dorey		
Category C	No. Groups	SGA
1. Vivian Dwyer	16	Shahrak-Smolensk
1. Marjorie Wade	16	Allan Jennings
2. Darrell Dorey	15	Ramin Kouladji
2. Susan Fuldauer	15	Mark Hancock
2. Roy Jessome	15	Ramin Kouladji

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements

PR Manager



Debbie Enstedt Winnipeg, MB

Category A:



Erin McKee Columbia, SC



Robin Denham Kansas City, MO

Category B:



Malka Arony Phoenix, AZ

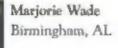


Catherine Briggle Phoenix, AZ

Category C:



Vivian Dwyer Ashland, VA



	BC	300

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	110,142	Rick Altig
*2, Malka Arony	33,122	Cohen-Hartman
3. Richard Meshulam	27,412	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Cat	egory A	No. Cards	SGA
•1.	Brenda DiSomma	23,054	Eric Giglione
•2.	Rona Spano	22,628	Scott Smith
-3.	Richard Meshulam	21,432	David Cohen
4.	Robin Denham	20,974	Larry Geneser
5.	Al Wall	13,878	Joshua Chalom

Category B	No. Cards	SGA
*1. Laurie Onasch	13,623	Manone & Altig
*2. Malka Arony	13,119	Cohen-Hartman
*3. Lydia Hovanski	9,794	Allan Jennings
4. Catherine Briggle	9,000	Cohen-Hartman
5. Susan Fuldauer	7,127	Mark Hancock

All Time PR Group Production Record

YTD: 330 groups Darrell Derey

Category C	No. Groups	SGA
*1. Darrell Dorey	400	Ramin Kouladji
*2. Richard Case	89	James Surace
*3. Joseph Ward	81	Geneser-Bitman
4. Kenneth Altizer	78	Marc Morton
5. Patti Morgan	65	Schroeder & Basov

PR BONUS

Qualifiers

Robin Denham	\$975
Kenneth Aitizer	\$97
Darrell Dorey	\$97
Rona Spano	\$973
Vivian Dwyer	\$973
Roy Jessome	\$82
Krissa Hensley	\$825
Malka Arony	\$82
Marjorie Wade	\$750
Catherine Briggle	\$74
Robert Dailey	\$715
Richard Case	\$65
David Blaisdell	\$650
Linda Bauknecht-Hicks	\$650
Leo VanDenBussche	\$650
Elleen Hanson-Kelly	\$650
William Gibson	\$650
Brenda DiSomma	\$650
Timothy Farr	\$52
Anat Cohen	\$500
Marie Seljan	\$500
Patti Morgan	\$500
John Molina	\$500
Scott Douglass	\$500
James Tasker	\$420
Brenda Swecker	\$420
Laurie Onasch	\$390
Ayanna Prendergast	\$313
Terrie Hobson	\$300
Joseph Ward	\$28
Robin Andrade	\$28
Joseph Galusha	\$270
John Wilkinson	\$275
Erin McKee	\$263
Jenny Williams	\$260
Robecca Claunch	\$250
Erica Dalager	\$250
George Farenthold	\$250
Al Wall	\$250
David Floyd	\$250
	\$230
Susan Fuldauer Sandra Johnson	\$230
Charles Hill	
Charles Hill Report Johnson	\$210
Roger Johnson	\$200
Suzanne Powers	\$200
Irene Ruryez	\$200



JULY OCTOBER



LABOR ADVISORY BOARD

AIL's Labor Advisory Board Welcomes. . .

James A. Williams, General President of the International Union of Painters and Allied Trades (IUPAT), was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Williams, a third-generation IUPAT member, brings 34 years of labor experience to this premier advisory board.

James Williams was unanimously elected by the IUPAT General Executive Board to the post of general president in April of this year. Mr. Williams was formerly the secretary-treasurer.

The International Union of Painters and Allied Trades (IUPAT), a union of 140,000-plus members, represents men and women painters, drywall finishers, wallpaper hangers, glazier and glass workers, and many other allied trade workers. The IUPAT was founded in 1887, and has a tradition of providing a collective voice for the people they represent, and



found only in studying the exemplary."

a community for workers to share ideas and solve problems.

Mr. Williams began his career in 1968 as an apprentice with Glazier, Architectural Metal and Glass Workers Local Union 252 in Philadelphia, Fennsylvania. In 1969, he enlisted in the Army and served as an infantryman in Vietnam.

Returning home a decorated soldier in 1971, Williams completed his apprenticeship and began working as a journeyman glazier. He took on the role of shop steward in 1972, and in 1975 was elected

president of Local 252. Williams was then elected business representative in 1976, and in 1978, he became business manager. In June 1993, he was appointed special trustee, and a year later he was appointed to the post of general representative. In late 1994, Williams was elected general vice president of the IUPAT, and in 1995, he was appointed general secretary-treasurer.

As general secretary-treasurer, Mr. Williams maintained the position of trustee on several pension funds, including the IUPAT Industry Pension Fund, which has 50,000 participants in the United States

INTRODUCING:

James A. Williams General President. International Union of Painters & Allied Trades

"Truly profound and original insights are to be

- Warren Bennis

and Canada, the IUPAT Local Union and District Council Pension Fund, and the IUPAT General Officers. Staff and Employees Retirement and Pension Fund, Mr. Williams held this position until he was elected general president following the resignation of Michael Monroe.

Mr. Williams has been honored on many occasions

throughout his career for his contributions to various organizations. In 1982, he received the prestigious UNICO Man of the Year Award, the Israeli Bond Association honored him as Labor Man of the Year in 1990, and in 1992, he received the Vietnam Veterans Labor Leader of the Year award.

James Williams brings a strategic knowledge of labor operations to American Income's Labor Advisory Board. We are looking forward to a long partnership with Mr. Williams and the IUPAT.

Congratulations!

SUBERIESS IN THE Making

The Summer's Hottest Hot Spot

GREATA

TWO TILLINUS Up Raves Brenda Frizzell Editor, Spotlight Magazine

STARRING Qualifying All And NILICO Agents

DIRECTED BY Roger Smith



GRIFFIN FILM PRODUCTIONS

Starts June 12-15, 2003

RATED E FOR EVERYONE
 NON-STOP ACTION SEQUENCES,
 CONTINUOUS FUN